

**REQUEST FOR REINSTATEMENT OF APPEAL AND
SUPPLEMENTAL APPEAL BRIEF (§1208.02)**

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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of:)	
)	
Hugo Olliphant)	Examiner: Nga Nguyen
)	
Serial No.: 09/633,962)	Group Art Unit: 3628
)	
Filed: August 08, 2000)	Docket: 2043.231US1
)	

METHOD FOR MANAGING GROUP FINANCES VIA AN ELECTRONIC NETWORK

SUPPLEMENTAL APPEAL BRIEF

Mail Stop Appeal Brief- Patents
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

The Supplemental Appeal Brief is presented in support of the Notice of Appeal to the Board of Patent Appeals and Interferences, filed on April 17, 2006, from the Rejection of claims 1-7 and 9-30 of the above-identified application, as set forth in the Office Action mailed on February 16, 2006.

Pursuant to MPEP § 1204.01, it is believed that the Appeal fees previously paid by Appellant with the Appeal Brief filed October 11, 2005 will be applied to this Appeal reinstatement. However, if the Commissioner determines that additional fees are required, please charge the Appeal Brief fee, as well as any additional required fees, to Deposit Account No. 19-0743.

1. REAL PARTY IN INTEREST

The real party in interest of the above-captioned patent application is the assignee,
eBay Inc.

2. RELATED APPEALS AND INTERFERENCES

There are no other appeals or interferences known to Appellant that will have a bearing on the Board's decision in the present appeal.

3. STATUS OF THE CLAIMS

The present application was filed on August 8, 2000 with 20 claims. In response to the Final Office Action mailed November 28, 2003, an Amendment was filed with an RCE amending claims 1, 9-12 and 17, canceling claim 8, and adding new claims 21-30. In response to the Non-Final Office Action mailed September 14, 2004, claims 1-7, 9-20, 24-27 and 30 were amended.

Claims 1-7 and 9-30 stand rejected, remain pending, and are the subject of the present Appeal.

4. STATUS OF AMENDMENTS

No amendments have been made subsequent to the Final Office Action dated February 7, 2005

5. SUMMARY OF CLAIMED SUBJECT MATTER

Some aspects of the present inventive subject matter include, but are not limited to, methods and systems of managing group finances for a group of a number of group members via an electronic network. See page 2, line 26 - page 3, line 2. A group fund corresponding to at least one shared expense of the group is established. See page 7, lines 10-11 and Figure 5 which is described at page 12, lines 1-17. Transaction details are received from a member of the group via an electronic network. The transaction details describe a group expense and identify at least one of the number of group members responsible for the group expense. See step 328 in Figure 3 which is described at page 8, lines 19-25. The transaction details are assigned to the group. See step 408 in Figure 4 which is described at page 9, lines 3-13. The group expenses specified in the transaction details are allocated among the group members of the group. See step 408 in Figure 4 which is described at page 9, lines 3-13.

This summary does not provide an exhaustive or exclusive view of the present subject matter, and Appellant refers to the appended claims and its legal equivalents for a complete statement of the invention.

6. GROUNDS OF REJECTION TO BE REVIEWED ON APPEAL

Claims 1-7, 9-30 were rejected under 35 USC § 103(a) as being unpatentable over Fleming (U.S. Patent No. 5,953,710) (hereinafter “Fleming”).

7. ARGUMENT

A) The Applicable Law for Rejection under 35 U.S.C. § 103

The Examiner has the burden under 35 U.S.C. § 103 to establish a *prima facie* case of obviousness.¹ To do that the Examiner must show that some objective teaching in the prior art or some knowledge generally available to one of ordinary skill in the art would lead an individual to combine the relevant teaching of the references.²

The *Fine* court stated that:

Obviousness is tested by "what the combined teaching of the references would have suggested to those of ordinary skill in the art." *In re Keller*, 642 F.2d 413, 425, 208 USPQ 871, 878 (CCPA 1981)). But it "cannot be established by combining the teachings of the prior art to produce the claimed invention, absent some teaching or suggestion supporting the combination." *ACS Hosp. Sys.*, 732 F.2d at 1577, 221 USPQ at 933. And "teachings of references can be combined *only* if there is some suggestion or incentive to do so."³

The M.P.E.P. adopts this line of reasoning, stating that

In order for the Examiner to establish a *prima facie* case of obviousness, three base criteria must be met. First, there must be some suggestion or motivation, either in the references themselves or in the knowledge generally available to one of ordinary skill in the art, to modify the reference or to combine reference teachings. Second, there must be a reasonable expectation of success. Finally, the prior art reference (or references when combined) must teach or suggest all the claim limitations. The teaching or suggestion to make the claimed combination and the reasonable expectation of success must both be found in the prior art, and not based on applicant's disclosure.⁴

An invention can be obvious even though the suggestion to combine prior art teachings is not found in a specific reference.⁵ At the same time, however, although it is

¹ *In re Fine*, 837 F.2d 1071, 1074, 5 USPQ2d 1596, 1598 (Fed. Cir. 1988).

² *Id.*

³ *Id.* (emphasis in original).

⁴ M.P.E.P. § 2142 (citing *In re Vaeck*, 947 F.2d 488, 20 USPQ2d 1438 (Fed.Cir. 1991)).

⁵ *In re Oetiker*, 24 USPQ2d 1443 (Fed. Cir. 1992).

not necessary that the cited references or prior art specifically suggest making the combination, there must be some teaching somewhere which provides the suggestion or motivation to combine prior art teachings and applies that combination to solve the same or similar problem which the claimed invention addresses. One of ordinary skill in the art will be presumed to know of any such teaching.⁶ The references must teach or suggest all the claim elements.⁷ The requirement of a suggestion or motivation to combine references in a *prima facie* case of obviousness is emphasized in the Federal Circuit opinion, *In re Sang Su Lee*, 277 F.3d 1338; 61 U.S.P.Q.2d 1430 (Fed. Cir. 2002), which notes that the motivation must be supported by evidence in the record.

The test for obviousness under § 103 must take into consideration the invention as a whole; that is, one must consider the particular problem solved by the combination of elements that define the invention.⁸ References must be considered in their entirety, including parts that teach away from the claims.⁹ The fact that references can be combined or modified does not render the resultant combination obvious unless the prior art also suggests the desirability of the combination.¹⁰

B) Discussion of the rejection of claims 1-7 and 9-30 under 35 U.S.C. § 103 as being unpatentable over Fleming.

Claims 1-7 and 9-30

No proper *prima facie* case of obviousness has been established because (1) combining the references does not teach all of the limitations set forth in the claims, (2) there is no motivation to combine the references, and (3) combining the references provides no reasonable expectation of success. Each of these points will be explained in detail, as follows.

⁶ (See, e.g., *In re Nilssen*, 851 F.2d 1401, 1403, 7 USPQ2d 1500, 1502 (Fed. Cir. 1988) and *In re Wood*, 599 F.2d 1032, 1037, 202 USPQ 171, 174 (CCPA 1979)).

⁷ M.P.E.P. § 2142 (citing *In re Vaeck*, 947 F.2d 488, 20 USPQ2d 1438 (Fed.Cir. 1991)).

⁸ *Interconnect Planning Corp. v. Feil*, 774 F.2d 1132, 1143, 227 U.S.P.Q. 543, 551 (Fed. Cir. 1985).

⁹ See MPEP § 2141.02.

¹⁰ *In re Mills*, 16 USPQ2d 1430 (Fed. Cir. 1990); M.P.E.P. § 2143.01.

Combining References Does Not Teach All Limitations: First, with respect to claim 1, no combination suggested in the Office Action will render all of the claim limitations. Among the differences, claim 1 recites “establishing a group fund corresponding to at least one shared expense of the group.” (emphasis added). In the Office Action that was an answer to the Appeal Brief filed on 10/13/05 (mailed on 02/16/06) (hereinafter the “Office Action”), the Examiner rejected the claims under 35 U.S.C. § 103 using a single reference. Appellant respectfully traverses the single reference rejection under 35 U.S.C. § 103 since not all of the recited elements of the claims are found Fleming. The Examiner indicated the following:

Fleming does not disclose a sharing of an expense. However, a sharing of an expense is well known in the art. For example, husband is sharing an expense with wife and vice versa. Therefore, it would have been obvious to one with ordinary skill in the art at the time the invention was made to modify Fleming’s to include the well known feature above for the purpose of facilitating in managing group finances.¹¹

Fleming provides no disclosure of a group fund or a shared expense of a group that corresponds to such a fund. Moreover, this bare assertion is unsupported by evidence in the record, and in fact is negated by noting that there is no need for such a group fund and a corresponding shared expense to provide the functionality desired by Fleming. Fleming relates to a method for allocating, by a parent, available credit on credit cards for the parent and a child. Fleming relates to the redistribution of a credit limit among parents and children for which the parent is responsible. In other words, Fleming relates to

[a] method and system [that] allow: a parent to make changes in the child’s available credit without changing the total combined credit limit and available credit for the child’s and parent’s credit card accounts and without requiring bank approval

Fleming at column 3, lines 14-19.

¹¹ Office Action (02/16/06) at page 3.

Because of the use of credit from credit cards, the functionality of Fleming does not require a group fund for an expense. Thus, the use of such an unsupported assertion in the Office Action does not satisfy the explicit requirements needed to demonstrate motivation as set forth by the *In re Sang Su Lee* court. Thus, the Examiner appears to be using personal knowledge, and is respectfully requested to submit an affidavit as required by 37 C.F.R. § 1.104(d)(2).

Also, among the differences, claim 1 recites “allocating said group expense specified by said transaction details among group members of said group.” In the Office Action, the Examiner indicated that this limitation is disclosed in Fleming at column 10, lines 43-47.¹² As noted by the office action, this citation in Fleming relates to “updating the available credit limit [for the parent and the child].”¹³ This citation relates to the redistribution of a credit limit between parent and child. Such citation does not disclose the allocation of a group expense among group members.

No Motivation to Combine References: First, no other references are cited in the Office Action are cited for combination with Fleming. As noted above, Fleming does not teach a group fund, a shared expense of a group that corresponds to such a fund or a group expense. Nothing in the record serves to supply this deficiency. Second, the Examiner offers to take Official Notice that “a sharing of an expense is well known in the art.”¹⁴ Such bare assertions are unsupported by evidence in the record, and do not satisfy the explicit requirements needed to demonstrate motivation as set forth by the *In re Sang Su Lee* court. Thus, the Examiner appears to be using personal knowledge, and is respectfully requested to submit an affidavit as required by 37 C.F.R. § 1.104(d)(2).

No Reasonable Expectation of Success: As has been previously noted, Fleming relates to allocation of credit among different persons. There is no need for Fleming to have a group fund for a shared expense because credit from credits cards can be used for payment. Thus, the suggested modifications would not provide a reasonable expectation of success.

¹² See Office Action at page 3.

¹³ Office Action at page 3.

¹⁴ Office Action at page 3.

Thus, with regard to claim 1, no proper *prima facie* case of obviousness has been established. Furthermore, claims 2-3, 5-7, 9-12, 21-24 and 28-29 depend directly or indirectly on claim 1. As such, Appellant submits these claims are also allowable for the reasons discussed above.

Claim 4

In addition to the remarks set forth above regarding claim 1 from which claim 4 depends, Appellant respectfully submits the following. Among the differences, claim 4 recites “rounding up an original expense value to a new expense value having a predefined number of decimal places; and distributing a difference between said new expense value and said original expense value to a third party.” In the Office Action (mailed 02/16/06), the Examiner indicated that this limitation was not disclosed by Fleming but that “it was well known to round up a money amount and distributing a decimal amount to a third party such as a charity.”¹⁵

Appellant respectfully traverses the single reference obviousness rejection under 35 U.S.C. § 103 since not all of the recited elements of the claim are found in Fleming. Since all the elements of the claim are not found in the reference, Appellant assumes that the Examiner is taking Official Notice of the missing elements. Appellant respectfully objects to the taking of Official Notice with a single reference obviousness rejection and, pursuant to M.P.E.P. § 2144.03, Appellant respectfully traverses the assertion of Official Notice and requests that the Examiner cite references in support of this position.

Since all the limitations of claim 4 are not found in Fleming, the rejection under 35 U.S.C. 103(a) now fails because the Examiner did not make out a *prima facie* case of obviousness. Accordingly, Appellant respectfully requests reconsideration of this rejection and allowance of claim 4.

Claims 13-15

In addition to the remarks set forth above regarding claim 1 from which claims 13-15 depends, Appellant respectfully submits the following. Among the differences,

¹⁵ Office Action at page 4.

claim 13 recites “accepting electronic deposits into said group fund.” Among the differences, claim 14 recites “collecting a credit card electronic deposit into said group fund.” Among the differences, claim 15 recites “collecting an electronic check deposit into said group fund.” With regard to claims 13-15, in the Office Action, the Examiner indicated that

Fleming does not directly teach settling step comprises the step of accepting electronic deposits into group fund by collecting a credit card or an electronic check deposit electronic deposit into group fund. However, electronic funds using credit card or electronic check is well known in the art. . . . Therefore, it would have been obvious to modify Fleming’s to include the feature above for the purpose of time consuming because collecting funds using credit card or electronic check is faster than a paper check or money order sent by mail.¹⁶

Appellant respectfully traverses the single reference obviousness rejection under 35 U.S.C. § 103 since not all of the recited elements of the claims are found in Fleming. Since all the elements of the claims are not found in the reference, Appellant assumes that the Examiner is taking Official Notice of the missing elements. Appellant respectfully objects to the taking of Official Notice with a single reference obviousness rejection and, pursuant to M.P.E.P. § 2144.03, Appellant respectfully traverses the assertion of Official Notice and requests that the Examiner cite references in support of this position.

Since all the limitations of claims 13-15 are not found in Fleming, the rejection under 35 U.S.C. 103(a) now fails because the Examiner did not make out a *prima facie* case of obviousness. Accordingly, Appellant respectfully requests reconsideration of this rejection and allowance of claims 13-15.

Claim 16

In additional to the remarks set forth above regarding claim 1 from which claim 16 depends, Appellant respectfully submits the following. Among the differences, claim 16 recites “wherein said settling comprises transferring funds from said group fund to a

¹⁶ Office Action at page 6.

financial institution account of a group member.” In the Office Action, the Examiner indicated that Fleming does not teach this limitation but that “it would have been obvious to modify Fleming’s to include the feature . . . for the purpose of timing consuming.”¹⁷

Appellant respectfully traverses the single reference obviousness rejection under 35 U.S.C. § 103 since not all of the recited elements of the claims are found in Fleming. Since all the elements of the claims are not found in the reference, Appellant assumes that the Examiner is taking Official Notice of the missing elements. Appellant respectfully objects to the taking of Official Notice with a single reference obviousness rejection and, pursuant to M.P.E.P. § 2144.03, Appellant respectfully traverses the assertion of Official Notice and requests that the Examiner cite references in support of this position.

Since all the limitations of claim 16 are not found in Fleming, the rejection under 35 U.S.C. 103(a) now fails because the Examiner did not make out a *prima facie* case of obviousness. Accordingly, Appellant respectfully requests reconsideration of this rejection and allowance of claim 16.

Claim 17

In addition to the remarks set forth above regarding claim 1 from which claim 17 depends, Appellant respectfully submits the following. Among the differences, claim 17 recites “emailing group members to notify them of their outstanding balance in said group fund.” In the Office Action, the Examiner indicated that Fleming does not disclose this limitation but that “it would have been obvious to modify Fleming’s to include the feature . . . for the purpose of providing more convenient to the member to keep track of the account information.”¹⁸

Appellant respectfully traverses the single reference obviousness rejection under 35 U.S.C. § 103 since not all of the recited elements of the claims are found in Fleming. Since all the elements of the claims are not found in the reference, Appellant assumes that the Examiner is taking Official Notice of the missing elements. Appellant respectfully objects to the taking of Official Notice with a single reference obviousness rejection and,

¹⁷ Office Action at page 6.

¹⁸ Office Action at page 6.

pursuant to M.P.E.P. § 2144.03, Appellant respectfully traverses the assertion of Official Notice and requests that the Examiner cite references in support of this position.

Since all the limitations of claim 17 are not found in Fleming, the rejection under 35 U.S.C. 103(a) now fails because the Examiner did not make out a *prima facie* case of obviousness. Accordingly, Appellant respectfully requests reconsideration of this rejection and allowance of claim 17.

Claims 18-19

In additional to the remarks set forth above regarding claim 1 from which claims 18-19 depends, Appellant respectfully submits the following. Among the differences, claim 18 recites “wherein said receiving includes receiving said transaction details from a form appearing in a web page.” Among the differences, claim 19 recites “wherein said allocating further includes generating a web page interface with a form reporting allocated expenses.” In the Office Action, the Examiner indicated that Fleming does not disclose these limitations but that “it would have been obvious to modify Fleming’s to include the feature . . . for the purpose of providing more convenient to the member to keep track of the account information.”¹⁹

Appellant respectfully traverses the single reference obviousness rejection under 35 U.S.C. § 103 since not all of the recited elements of the claims are found in Fleming. Since all the elements of the claims are not found in the reference, Appellant assumes that the Examiner is taking Official Notice of the missing elements. Appellant respectfully objects to the taking of Official Notice with a single reference obviousness rejection and, pursuant to M.P.E.P. § 2144.03, Appellant respectfully traverses the assertion of Official Notice and requests that the Examiner cite references in support of this position.

Since all the limitations of claims 18-19 are not found in Fleming, the rejection under 35 U.S.C. 103(a) now fails because the Examiner did not make out a *prima facie* case of obviousness. Accordingly, Appellant respectfully requests reconsideration of this rejection and allowance of claims 18-19.

¹⁹ Office Action at page 7.

Claim 20

In addition to the remarks set forth above regarding claim 1 from which claim 20 depends, Appellant respectfully submits the following. Among the differences, claim 20 recites “wherein said receiving includes acquiring an authorization of payment of the group expense from said group members.” In the Office Action, the Examiner indicated that this limitation was disclosed in Fleming at column 12, lines 25-55.²⁰ This citation in Fleming relates to the payment either by the parent or child and how such payment affects the credits limits of the parent or child. This citation does not disclose authorization by the group members of a group expense. Accordingly, because Fleming does not teach each element of claim 20, no proper *prima facie* case of obviousness has been established. Appellant respectfully submits that the rejection of claim 20 has been overcome and that this claim is in condition for allowance.

Claim 25

In addition to the remarks regarding claim 1 from which claim 25 depends, Appellant respectfully submits the following remarks. Among the differences, claim 25 recites “determining that a group member has made an early payment and paying said group member interest on the amount of the payment until said payment is due.” In the Office Action, the Examiner indicated that this limitation in Fleming at column 12, lines 25-42.²¹ As described above, this citation in Fleming relates to the payment either by the parent or child and how such payment affects the credits limits of the parent or child. This citation does not disclose paying one of the group members based on early payment. Accordingly, because Fleming does not teach each element of claim 25, no proper *prima facie* case of obviousness has been established. Appellant respectfully submits that the rejection of claim 20 has been overcome and that this claim is in condition for allowance.

²⁰ See Office Action at page 7.

²¹ See Office Action at page 7.

Claim 26

In addition to the remarks regarding claim 1 from which claim 26 depends, Appellant respectfully submits the following remarks. With regard to claim 26, among the differences, claim 26 recites “determining that one group member is delinquent in paying his share of a group expense and removing said one group member from said group.” In the Office Action, the Examiner indicated that Fleming did not teach this limitation but that “Fleming does teach parent can request to disable the child’s credit card (column 11, lines 27-50).”²² The Examiner then indicated that “it would have been obvious in Fleming’s that parent can request to disable the child’s credit card when the child fails to make payment in the child’s credit card account, thus it encourages the child to make payment in order to continue using the credit card for purchase, other the credit card will be disable.”²³ Fleming discloses that “a parent [is] to make a single payment for their account and their children. Fleming at column 3, lines 55-56.

Appellant respectfully traverses the single reference obviousness rejection under 35 U.S.C. § 103 since not all of the recited elements of the claim are found in Fleming. Since all the elements of the claim are not found in the reference, Appellant assumes that the Examiner is taking Official Notice of the missing elements. Appellant respectfully objects to the taking of Official Notice with a single reference obviousness rejection and, pursuant to M.P.E.P. § 2144.03, Appellant respectfully traverses the assertion of Official Notice and requests that the Examiner cite references in support of this position.

Since all the limitations of claim 26 are not found in Fleming, the rejection under 35 U.S.C. 103(a) now fails because the Examiner did not make out a *prima facie* case of obviousness. Accordingly, Appellant respectfully requests reconsideration of this rejection and allowance of claim 26.

Claim 27

In addition to the remarks regarding claim 1 from which claim 26 depends, Appellant respectfully submits the following remarks. Among the differences, claim 27

²² Office Action at page 8.

²³ Office Action at page 8.

recites “determining whether one member of the group would like to ask other members of said group to settle up, and if so to contact said other members via the electronic network to settle up.” In the Office Action, the Examiner indicated that “it would have been obvious to modify Fleming’s to include the feature above for the purpose of providing more convenient to the members to communicating each others regarding to settle up group funds.”²⁴

Appellant respectfully traverses the single reference obviousness rejection under 35 U.S.C. § 103 since not all of the recited elements of the claim are found in Fleming. Since all the elements of the claim are not found in the reference, Appellant assumes that the Examiner is taking Official Notice of the missing elements. Appellant respectfully objects to the taking of Official Notice with a single reference obviousness rejection and, pursuant to M.P.E.P. § 2144.03, Appellant respectfully traverses the assertion of Official Notice and requests that the Examiner cite references in support of this position.

Since all the limitations of claim 27 are not found in Fleming, the rejection under 35 U.S.C. 103(a) now fails because the Examiner did not make out a *prima facie* case of obviousness. Accordingly, Appellant respectfully requests reconsideration of this rejection and allowance of claim 27.

Claim 30

In addition to the remarks regarding claim 1 from which claim 26 depends, Appellant respectfully submits the following remarks. With regard to claim 30, among the differences, claim 30 recites “determining when any of the group members owes more than a predetermined amount of money, and subsequently reminding said any of the group members via e-mail to settle up.” In the Office Action, the Examiner indicated that “it would have been obvious to modify Fleming’s to include the feature above for the purpose of providing more convenient to the member to keep track of the account information.”²⁵

²⁴ Office Action at page 8.

²⁵ Office Action at page 9.

Appellant respectfully traverses the single reference obviousness rejection under 35 U.S.C. § 103 since not all of the recited elements of the claim are found in Fleming. Since all the elements of the claim are not found in the reference, Appellant assumes that the Examiner is taking Official Notice of the missing elements. Appellant respectfully objects to the taking of Official Notice with a single reference obviousness rejection and, pursuant to M.P.E.P. § 2144.03, Appellant respectfully traverses the assertion of Official Notice and requests that the Examiner cite references in support of this position.

Since all the limitations of claim 30 are not found in Fleming, the rejection under 35 U.S.C. 103(a) now fails because the Examiner did not make out a *prima facie* case of obviousness . Accordingly, Appellant respectfully requests reconsideration of this rejection and allowance of claim 30.

8. SUMMARY

It is respectfully submitted that the claims are patentable over the cited art.
Reversal of the rejection and allowance of the pending claim are respectfully requested.

Respectfully submitted,

HUGO OLLIPHANT

By his Representatives,

SCHWEGMAN, LUNDBERG, WOESSNER &
KLUTH, P.A.


P.O. Box 2938

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Date

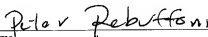
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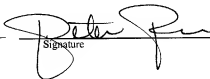

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CERTIFICATE UNDER 37 CFR 1.8: The undersigned hereby certifies that this correspondence is being filed using the USPTO's electronic filing system EFS-Web, and is addressed to: MS Appeal Brief- Patents, Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450, on this 5 day of May, 2006.

Name



Signature



CLAIMS APPENDIX

1. (Rejected) A method of managing group finances for a group that includes a plurality of group members via an electronic network, the method comprising:
 - establishing a group fund corresponding to at least one shared expense of the group;
 - receiving transaction details from a member of the group via an electronic network, said transaction details describing a group expense and identifying at least one of the plurality of group members responsible for said group expense;
 - assigning said transaction details to said group; and
 - allocating said group expense specified by said transaction details among group members of said group.
2. (Rejected) The method of claim 1, further comprising repeating said receiving, assigning, and allocating steps for a plurality of transactions.
3. (Rejected) The method of claim 1, further comprising balancing finances of said group.
4. (Rejected) The method of claim 3, wherein said balancing includes:
 - rounding up an original expense value to a new expense value having a predefined number of decimal places; and
 - distributing a difference between said new expense value and said original expense value to a third party.
5. (Rejected) The method of claim 1, wherein said receiving comprises acquiring transaction details which include a shared expense containing an expense amount and at least one group member responsible for said expense.

6. (Rejected) The method of claim 1, wherein said receiving comprises acquiring transaction details which include remuneration details from a group member.
7. (Rejected) The method of claim 1, wherein said receiving comprises acquiring allocation details dividing financial obligations of said group among said group members.
8. (Canceled)
9. (Rejected) The method of claim 1, wherein said establishing comprises:
acquiring group fund details; and
storing said group fund details in a group fund database.
10. (Rejected) The method of claim 1, wherein said allocating includes:
debiting said group fund with an expense specified in said transaction details; and
allotting said expense among said group members in a manner specified in said transaction details.
11. (Rejected) The method of claim 1, wherein said allocating includes:
crediting said group fund with remuneration specified in said transaction details;
and
allotting said remuneration among said group members in a manner specified in said transaction details.
12. (Rejected) The method of claim 1, further comprising settling said group fund via said electronic network.
13. (Rejected) The method of claim 12, wherein said settling comprises accepting electronic deposits into said group fund.

14. (Rejected) The method of claim 13, wherein said accepting comprises collecting a credit card electronic deposit into said group fund.
15. (Rejected) The method of claim 13, wherein said accepting comprises collecting an electronic check deposit into said group fund.
16. (Rejected) The method of claim 12, wherein said settling comprises transferring funds from said group fund to a financial institution account of a group member.
17. (Rejected) The method of claim 1, further comprising emailing group members to notify them of their outstanding balance in said group fund.
18. (Rejected) The method of claim 1, wherein said receiving includes receiving said transaction details from a form appearing in a web page.
19. (Rejected) The method of claim 1, wherein said allocating further includes generating a web page interface with a form reporting allocated expenses.
20. (Rejected) The method of claim 1, wherein said receiving includes acquiring an authorization of payment of the group expense from said group members.
21. (Rejected) The method of claim 1, wherein said group expense described in said transaction details corresponds to the purchase of one of goods or services.
22. (Rejected) The method of claim 1, wherein said at least one shared expense of the group that said group fund corresponds to corresponds to a future purchase of one of goods or services.
23. (Rejected) The method of claim 1, wherein said transaction details describe a payment made by at least two members of the group on behalf of the group.

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24. (Rejected) The method of claim 1, further comprising charging a group member interest for paying said group fund late.
25. (Rejected) The method of claim 1, further comprising determining that a group member has made an early payment and paying said group member interest on the amount of the payment until said payment is due.
26. (Rejected) The method of claim 1, further comprising determining that one group member is delinquent in paying his share of a group expense and removing said one group member from said group.
27. (Rejected) The method of claim 1, comprising determining whether one member of the group would like to ask other members of said group to settle up, and if so to contact said other members via the electronic network to settle up.
28. (Rejected) The method of claim 1, wherein said transaction details describe an amount paid by at least two of the group members on behalf of the group.
29. (Rejected) The method of claim 1, wherein said transaction details specify a plurality of, but not all of, the group members to assign said transaction to.
30. (Rejected) The method of claim 1, further comprising determining when any of the group members owes more than a predetermined amount of money, and subsequently reminding said any of the group members via e-mail to settle up.

EVIDENCE APPENDIX

None.

RELATED PROCEEDINGS APPENDIX

None.